

Communication with insured persons and beneficiaries in the Croatian Pension Insurance Institute

Effective communication is a key component of public service organizations, especially institutions responsible for social security and pension systems. The Croatian Pension Insurance Institute (HZMO) plays a crucial role in ensuring that insured persons and beneficiaries receive clear and relevant information about their rights and obligations in due time. HZMO employs various communication channels to engage with the public, including: owned media – website, printed brochures, social media, and videos; earned media – coverage by traditional media, social media mentions; and paid media – offline and online media campaigns.

The importance of mass media communication

Taking into account the diverse demographics of insured individuals and beneficiaries, which includes both the working population and pensioners, HZMO employs a multi-faceted communication approach. As mass media serves as an essential tool for disseminating information to a wide audience, the objectives of mass media communication within HZMO include:

- Raising Awareness: Informing the general public about their rights, and available services.
- Providing Updates: Announcing legislative changes, new benefits, or modifications in pension policies.
- Promoting Digital (online) Services: Encouraging the usage of online services to enhance accessibility and efficiency.
- Educating Citizens: Offering guidance on contribution and retirement procedures.

Key channels of mass media communication

1. Campaigns

Public awareness campaigns are some of the most powerful tools employed by HZMO to inform insured individuals about their rights

and responsibilities. These campaigns typically combine radio spots, online campaigns and printed brochures.

2. Social Media

The social media is a vital platform for reaching a wider audience. It enables two-way communication, allowing direct engagement with users and enabling real-time responses to questions. HZMO actively uses several social media platforms, including Facebook, Instagram, YouTube, and LinkedIn.

In this article, I will provide some examples of successful campaigns we implemented last year, and channels we used.

Informative campaign on amendments to the Child Benefit Act

As a result of the implementation of the information campaign on amendments to the Child Benefit Act, which has been applied since 1 March 2024, the amount of the child benefit and the income threshold for eligibility has been increased. Consequently, more individuals are now able to receive these benefits. To inform the interested public about the legal changes, conditions, and methods of submitting a request to the HZMO, an information campaign was carried out from March to May 2024.

The campaign consisted of:

- Creation of a radio spot
- Leasing of media space on national and local radio stations
- Online advertising on social networks (Facebook, Instagram, YouTube)

The target audience was parents of minor children residing in the Republic of Croatia, specifically those aged 30 to 50 years.

Over the two-month period of the information campaign, we successfully reached the target audience, with approximately 354,919 users reached on Facebook and Instagram, and 190,243 users reached on YouTube. The total view rate on YouTube was 54.81%, which showed that the content was relevant and attracted users' attention. The average click through rate (CTR) on Facebook and Instagram demonstrated that the campaign effectively informed the wider public about the changes in the Child Benefit Act.

Informative campaign on amendments to the Act on the National Benefit for the Elderly

With the entry into force of the Law on Amendments to the Act on the National Benefit for the Elderly on January 1, 2024, an information campaign has been launched to inform the interested public about the new legal provisions. The National Benefit for the Elderly is available for Croatian citizens who are at least 65 years old and have resided in the Republic of Croatia for ten years without interruption immediately before their application.

This campaign lasted from January to March 2024, and was implemented by broadcasting a radio spot on local and regional radio stations and programming channels of Croatian Radio.

Radio spots were used because they effectively reach the target audience—elderly 65plus—who are more likely to consume traditional media, such as radio, rather than digital (online) platforms. Local and regional radio stations were chosen to ensure widespread coverage, particularly in rural areas where internet access may be limited.

Conclusion

Effective communication is crucial to the mission of the Croatian Pension Insurance Institute to inform and support the insured persons and beneficiaries. By combining traditional and new media, HZMO ensures that key information is conveyed to diverse audience effectively. The success of recent campaigns demonstrates the significance of a strategic, multi-platform approach in raising awareness and encouraging public engagement.

As technology evolves, it will be vital to adapt the communication strategies to foster an informed society. ●

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